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****Title****

First name NAME[[1]](#footnote-1)\*

First name NAME [[2]](#footnote-2)\*\*

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| ***Abstract -*** Text |
| ***JEL Classification***N33, N93, O18***Key-words***TextTextText |

1. \* Affiliation ; mail [↑](#footnote-ref-1)
2. \*\* Affiliation ; mail [↑](#footnote-ref-2)